



**Invested in You.**  
Washington State Bank

**Winter  
2026**

## **Staff Spotlight** Four Unique Ways to Save in the New Year



**Desi Hesseltine**

*Personal Banker*

Desi Hesseltine began working at WSB in Teller Services in 2023. A year ago, she was promoted to her current position as a Personal Banker in Washington.

Desi grew up in Keota and graduated from Keota High School. She later obtained her associates degree from Indian Hills Community College. Prior to her career in banking, Desi worked in childcare for 8 years in the Washington community.

She now resides in Brighton with her son, Wyatt, and is preparing to welcome another baby boy into the world later this spring. In her free time, Desi enjoys reading, and creating new experiences and memories with her son.

Desi stated, "What I enjoy most about working at WSB is the customers and the level of service I am able to provide to them. I love building strong community relations and it all starts with that initial interaction. I have met many great people through this position and am excited to see where WSB takes me!"

As the calendar flips forward, many people take the opportunity to assess where they've been and set fresh goals for the new year. According to Motley Fool Money, more than half of Americans say they want to set a financial plan for 2026, but only two in five think they'll actually stick to it. Shake up your savings methods with these nontraditional strategies in the new year.

### **1. Don't buy anything new for an entire month.**

In an age of same-day delivery and social media ads selling the hottest new product, challenge yourself to go 30 days without buying anything brand new. You can still buy the essentials – but for everything else try buying secondhand, borrowing from a friend, or repairing something you already have. This challenge not only saves you money, but it also reduces clutter and waste.

### **2. Designate "cash-only" weekends.**

The physical act of handing over cash helps to visualize how much money you're really spending. Weekends are often a time of higher spending, so switching out swipes for cash can make a noticeable difference.

### **3. Try reverse budgeting.**

Set an automatic transfer to yourself on payday. It's like putting your savings on autopilot – you decide how much you want to transfer to savings, the money automatically transfers, then budget how you want to spend the rest. Try setting a percentage for how much is transferred each month or a specific dollar amount if you're saving for a big trip or purchase.

### **4. Create a "buy it later" list.**

See something you really want to buy? Put it on a 72-hour "buy it later" list to make sure it's an item that is necessary. Oftentimes, holding off on impulse purchases helps you stay in line with financial goals and helps to avoid buyer's regret and waste.

Saving money in the new year doesn't have to feel rigid or overwhelming. Switch it up and implement one or two of these unique savings tips to take small steps toward big goals.

*These tips are provided by the Iowa Bankers Association.*

**Invested in You - Washington, Fairfield, Columbus Junction, Pella**

## S'More Halloween Activities

Halloween season always brings fun community events. Our staff participated in Richland's Trunk-or-Treat, Jefferson County Extension Office's Trunk-or-Treat, and Main Street Washington's Trick-Or-Treat Around the Square (shown on the right). Caitlynn McClain, Erika Fisher, and Lauren Mueller dressed up in a group costume as a s'more treat handing out candy and s'more themed temporary tattoos to visitors.



## Pack the Pumpkin Food Drive

We hosted our 4th annual Pack the Pumpkin Food Drive last fall. At the end of the drive, WSB matched the amount of items donated in each lobby, as well as any monetary donations made throughout the drive. We are pleased to report 836 items and \$590 were donated between our four local pantries after the WSB match! Ryan Shields and Jen Bailey are shown dropping off the donation for the Pella Community Food Shelf. Thank you to everyone who made this possible!

## Career Fairs for Local High School Students

We were able to discuss different career paths in the banking world with several local high schools. Kim Hazelett and Dawn Ledger volunteered at the Kirkwood Regional Center's Career Fair for Washington County schools and Jessica Anderson and LaNelle Kopsieker represented the bank at Fairfield High School.



## Santa Visits Columbus Junction's Family Night

Our staff enjoy being a part of several holiday events and activities each year. These events vary from volunteering within the schools, to after hour events out in the community. WSB is one of the main stops for the Festival of Trees, so our lobby is always decorated with beautiful trees. Guests were lined up through the Bank waiting their turn to visit Santa and take part in all the fun activities! Teresa Boots, Esme Perez Aleman, Lisa Hills, and Dawn Ledger are shown with the man in red.

## 4 Locations To Serve You!

Washington - 121 S Marion Ave. | Fairfield- 1706 W Burlington Ave.

Columbus Junction- 134 Main St. | Pella - 703 Main St.

(800)-714-2287 [washesb.com](http://washesb.com)

